



永豐銀行

Bank SinoPac

Incorporated in Taiwan with Limited Liability

親愛的客戶，您好

【公告】有關永豐銀行香港分行條款與細則的修訂通知

謹此告知，永豐銀行香港分行對部分條款與細則的修訂將於 2025 年 12 月 22 日生效。如客戶欲瞭解新條款與細則的修訂摘要，請參閱本公告之修訂總結。

調整之條款與細則：

1. 代理申購證券總約定書
2. 投資存款的條款與細則（原中文名稱為“投資存款條款及條件”）
3. 買賣證券總約定書
4. 僅使用個人／公司印章之授權及彌償書（原中文名稱為“單獨使用個人／公司印鑑之授權及彌償條款”）
5. 證券帳戶服務風險披露聲明及客戶聲明
6. 關於被視為專業投資者之通知（原中文名稱為“有關專業投資者的說明”）
7. 帳戶一般條款與細則（原中文名稱為“帳戶一般條款及條件”）

如有任何查詢，歡迎隨時致電香港分行客戶服務專線（852）2907 6968 查詢。

永豐商業銀行股份有限公司（香港分行） 敬上

2025 年 11 月 21 日



永豐銀行

Bank SinoPac

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Dear Customer,

【Announcement】 Notice of Amendments to Bank SinoPac Hong Kong Branch Terms and Conditions

Please be informed that amendments to our terms and conditions (the “**Terms and Conditions**”) will take effect from 22 December 2025. Please find Summary of Amendments to Terms and Conditions in this announcement as an overview.

Amended Terms and Conditions:

1. Terms and Conditions for Agency for Subscription of Securities
2. Terms and Conditions for Investment Deposit
3. Terms and Conditions for Sale and Purchase of Securities
4. Authorization and Indemnity for Sole Use of Personal / Company Chops
5. Risk Disclosure Statement and Customer Statement for Securities Account Services
6. Notice of Treatment as a Professional Investor (formerly in the name of “Explanation Regarding Professional Investor”)
7. General Terms and Conditions for Accounts

Should you have any queries, please feel free to contact our Hong Kong Branch Customer Service Hotline at (852) 2907 6968.

Yours faithfully,

Bank SinoPac, acting through its Hong Kong Branch

Date: 21 November 2025



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永豐商業銀行股份有限公司（香港分行）

條款與細則修訂總結

以下為本行本次條款與細則修訂總結。此總結僅為參考，如欲瞭解詳細內容，請閱覽本行官網文件。

一、代理申購證券總約定書

1. 增加「本行可在本合約項下提供香港證監會第4類受規管活動服務」；
2. 增加「客戶可以透過電話指示股份、股票、債權股額等證券交易」；
3. 增加「當本行調整服務費用，或一方主張更改服務內容等，應及時通知」；
4. 增加「如雙方欲終止本合約，請客戶在規定時間內書面指明獲得投資帳戶內證券的人士」；及
5. 增加「一般條件下，只有本合約方才可以強制執行本合約」。

二、投資存款的條款與細則

1. 加入「投資的適合性」章節，本行僅提供適用於客戶情況的投資存款；
2. 明確「如投資存款因特定原因需提前返還，本行可扣除本金，並更改交付客戶的幣種或證券」；
3. 明確「投資存款不受香港存款保障計劃保護」；
4. 明確「只有本合約方才可以強制執行本合約」；及
5. 新版本將中文與英文合併。

三、買賣證券總約定書

1. 增加「本行可在本合約項下提供香港證監會第4類受規管活動服務」；
2. 增加「證券發行人等以現金、股票或實物形式支付的承購證券本金和利益，本行可以收取」；
3. 增加「客戶可以透過電話指示股份、股票、債權股額等證券交易」；
4. 增加「當本行調整服務費用，或一方主張更改服務內容等，應及時通知」；
5. 增加「如雙方欲終止本合約，請客戶在規定時間內書面指明獲得投資帳戶內證券的人士」；及
6. 增加「一般條件下，只有本合約方才可以強制執行本合約」。

四、僅使用個人／公司印章之授權及彌償書

1. 增加「致客戶重要通知」，請客戶考量使用印章的可能風險；
2. 增加「如客戶更改印章，請填寫本行提供表格，附上舊有和新印章，注明新印章生效日期。未經事先同意，對本行使用新印章無效」；



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3. 增加「客戶應當對印章真實性負責；如印章丟失，客戶應立即書面通知本行；對丟失後果，本行恕不負責」；及
4. 新版本將中文與英文合併。

五、證券帳戶服務風險披露聲明及客戶聲明

1. 增加「本風險披露聲明的英文與中文版本如有任何差異，概以英文版本為準」。

六、關於被視為專業投資者之通知

1. 增加「本行沒有責任向專業投資者提供成交單據、戶口結單或收據（視所屬情況而定）」；
2. 增加「如果客戶被歸類為機構專業投資者，本行無需承擔《證券及期貨事務監察委員會持牌人或註冊人操守準則》下的特定責任」；
3. 增加「如客戶放棄專業投資者身份，請提前一個月通知本行」。

七、帳戶一般條款與細則

1. 增加「電郵及傳真指示服務」章節以合併《傳真指示服務條款及細則》；
2. 明確涵蓋《網路銀行服務約定條款》和《電子結單及電子通知書服務條款及細則》；
3. 增加「客戶關戶前應當提前 30 天書面通知本行」；
4. 增加「如果公司客戶希望更改簽名式樣，需提供董事會決議」；
5. 根據《2016 年稅務（修訂）（第 3 號）條例》，客戶應向本行提供作為稅務居民的相關資訊；
6. 客戶成為美國居民將不再構成違約事件；及
7. 新版本將中文與英文合併。



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Bank SinoPac, (Hong Kong Branch)

Summary of Amendments to Terms and Conditions

The following is a summary of amendments to our terms and conditions (the “**Terms and Conditions**”). This summary provides an overview of the amendments only. For details of the Terms and Conditions, please refer to our official website.

1. Terms and Conditions for Agency for Subscription of Securities (the “**Agency T&C**”)
 - 1.1 Included “The Bank is eligible to provide Hong Kong Securities and Futures Commission Type 4 regulated activity service under the Agency T&C”;
 - 1.2 Included “The client under the Agency T&C may instruct securities trading (including but not limited to shares, stocks, debt stocks) over the phone”;
 - 1.3 Included “When the Bank makes adjustments on service fees, or one party proposes to change the nature of service under the Agency T&C, the counterparty shall be notified in a timely manner”;
 - 1.4 Included “Prior to the termination of the Agency T&C, the client under the Agency T&C shall notify the Bank in writing the person receiving the securities in the investment account within the specified time therein”; and
 - 1.5 Included “Under general conditions, no person other than the client under the Agency T&C and the Bank would have rights to enjoy the benefits of the Agency T&C”.
2. Terms and Conditions for Investment Deposit (the “**Investment Deposit T&C**”)
 - 2.1 Included the section named “Suitability of Investments”, and the Bank only provides services in relation to investment deposit subject to provisions of such section;
 - 2.2 Clarified “If any investment deposit prior to its maturity becomes repayable by specific reasons, the Bank has discretion to change the underlying currencies or securities of the investment deposit deliverable to the client under the Investment Deposit T&C”;
 - 2.3 Clarified “Investment deposit is not protected by Hong Kong Deposit Protection Scheme”;
 - 2.4 Included “No person other than the client under the Investment Deposit T&C and the Bank would have rights to enjoy the benefits of the Investment Deposit T&C”; and
 - 2.5 Chinese and English versions of the Investment Deposit T&C are consolidated into one being the latest version.
3. Terms and Conditions for Sale and Purchase of Securities (the “**Securities T&C**”)
 - 3.1 Included “The Bank is eligible to provide Hong Kong Securities and Futures Commission Type 4 regulated activity service under the Securities T&C”;
 - 3.2 Included “The Bank may receive principal and interests, whether in cash or in scrip or kind, in respect of and attributable to the purchased securities under the Securities T&C and/or paid,



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- allotted, issued, distributed or made by the Issuer or other entities”;
- 3.3 Included “Clients under the Securities T&C may instruct securities trading (including but not limited to shares, stocks, debt stocks) over the phone”;
- 3.4 Included “When the Bank makes adjustments on service fees, or one party proposes to change the nature of service, the counterparty shall be notified in a timely manner”;
- 3.5 Included “Prior to the termination of the Securities T&C, the client under the Securities T&C shall notify the Bank in writing the person receiving the securities in the investment account within the specified time therein”; and
- 3.6 Included “Under general conditions, no person other than the client under the Securities T&C and the Bank would have rights to enjoy the benefits of the Securities T&C”.
4. Authorization and Indemnity for Sole Use of Personal/Company Chops (the “**Authorization**”)
- 4.1 Included the section named “Important Notice to Client”, and clients under the Authorization shall consider potential risks in relation to the sole use of personal/company chop(s);
- 4.2 Included “If clients under the Authorization wish to update their personal/company chop(s), a form to be provided by the Bank affixing the same personal/company chop(s) which has been recorded in the Bank’s files and affixing the new personal/company chop(s) indicating the date from which the new personal/company chop(s) to be effective shall be completed and returned to the Bank. No personal/company replacement chop(s) shall be used without the prior consent of the Bank”;
- 4.3 Included “The client under the Authorization shall be responsible for the authenticity of the personal/company chop(s). If the personal/company chop(s) is lost, the client under the Authorization shall immediately notify the Bank in writing, and the Bank shall not be responsible for any consequences rendered”; and
- 4.4 Chinese and English versions of the Authorization are consolidated into one being the latest version.
5. Risk Disclosure Statement and Client Statement for Securities Account Services (the “**Risk Disclosure Statement**”)
- 5.1 Included “In the event of there being any conflict between the English and Chinese versions of this Risk Disclosure Statement, the English version shall prevail for all purposes.”
6. Notice of Treatment as a Professional Investor (the “**Notice**”)
- 6.1 Included “The Bank shall not be obliged to provide professional investor with any contract notes, statements of account or receipts (as the case may be)”;
- 6.2 Included “If the client under the Notice is classified as an institutional professional investor, the Bank would be exempted from specific obligations under the Code of Conduct for Persons



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Licensed by or Registered with the Securities and Futures Commission”; and

6.3 Included “Clients under the Notice have the right to withdraw from being treated as a professional investor by giving the Bank one month’s prior notice in writing”.

7. General Terms and Conditions for Accounts (the “**General T&C**”)

7.1 Included the section named “Email and Facsimile Instructions Service” consolidating the document named “Terms and Conditions for Facsimile Instruction Service”;

7.2 Clearly covered documents named “Internet Banking Service Agreement” and “Terms and Conditions for e-Statement and e-Advice Service”;

7.3 Included “Clients under the General T&C shall notify the Bank in writing 30 days in advance before closing any account”;

7.4 Included “If corporate clients under the General T&C wish to change their signature specimen, board resolutions in relation to such matter shall be provided”;

7.5 Following Inland Revenue (Amendment) (No. 3) Ordinance 2016, clients under the General T&C shall provide their information regarding tax residents upon the request of the Bank;

7.6 In the event that a client under the General T&C becomes a US resident, such event would no longer be an event of default; and

7.7 Chinese and English versions of the General T&C are consolidated into one being the latest version.